

Serial No.: 10/776,406

**REMARKS**

Claims 1-17 are pending in the application.

**I. REJECTION OF CLAIMS UNDER 35 USC § 103**

Claims 1-17 stand rejected under 35 USC 103(a) as being unpatentable over US Patent 6,675,153 to Cook in view of US Patent 7,020,638 to Yacobi.

Claims 1, 2, and 7 have been amended herein to correct an antecedent basis issue and correct an instance of use of inconsistent language between claims 1 and 2. No substantive amendments have been made and the applicant respectfully traverses the rejection for at least the following reasons.

**Claim 1**

The Examiner cites Cook, column 1, lines 24-41 as disclosing a digest created by performing a hash on an electronic fund transfer disbursement file. The applicant respectfully asserts that Cook, Column 1, lines 24-41 do not at all relate to performing a hash function or generating a digest of an electronic fund transfer disbursement file. For convenience, Column 1, lines 24-41 are reproduced in the following paragraph.

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